

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

GORSKI KNOWLTON PC
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In Re:

Albert C. Lusch, Sr. & Mary Patricia Lusch,

Debtors

Case No.: 19-25621-MBK

Judge: Kaplan

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Albert Russo, Chapter 13 Trustee,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

☒ Other (explain your answer):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4. I certify under penalty of perjury that the above is true.

Date: 11.14.2022

per
Mary P. Luch
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Albert C. Lusch, Sr. & Mary Patricia Lusch
19-25621-MBK

Attachment to Debtor's Certification in Opposition to Trustee's Certification of Default

My husband is now in a continuing care facility. Our budget has changed substantially so I am struggling to maintain the Chapter 13 Trustee payments that increased to \$595.00 per month through the Summer of 2024. My husband and I have tried our best over the first three years of the Plan to maintain payments. I am hopeful that I can keep my husband in the continuing care facility and rely on family members to assist me in making the Trustee's payments for the next 2 years to complete the Plan. I am hopeful that I will have another payment to the Trustee before the return date of the hearing.